



Search Report

EIC 3600

STIC Database Tracking Number: 292951

To: Jamisue Plucinski
Location: KNX 5D85
Art Unit: 3629
Date: 4/22/09
Case Serial Number: 10/697076

From: Eileen Patton
Location: EIC3600
KNX 2D08A
Phone: (571) 272-3413
eileen.patton@uspto.gov

Search Notes

Dear Examiner Plucinski:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog, ProQuest, Nexis, EBSCOhost and the internet.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

I. Potential References of Interest

A. Dialog

File 226: TRADEMARKSCAN(R)-US Fed OG 090414/AP 090410

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Set	Items	Description
S1	1	FRAUDPOINT

1/19/1

DIALOG(R)File 226: TRADEMARKSCAN(R)-US Fed

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05326660

FRAUDPOINT

INTL CLASS: 35 (Advertising & Business Services)
STATUS: Renewed; Registered and Renewed
USPTO STATUS: Registered and Renewed - June 10, 2008
GOODS/SERVICES: (INT. CL. 35) BUSINESS INFORMATION SERVICES,
NAMELY, PROVIDING DEMOGRAPHIC INFORMATION
SERIAL NO.: 75-326,660
FILED: July 18, 1997
REG. NO.: 2,167,706
REGISTERED: June 23, 1998
FIRST USE: October 1, 1994 (Intl Class 35)
FIRST COMMERCE: October 1, 1994 (Intl Class 35)
PUBLISHED: March 31, 1998
AFFIDAVIT SEC.: REGISTERED - SEC. 8 (10-YR) ACCEPTED/SEC. 9
GRANTED; June 10, 2008
REGISTERED - SEC. 8 (6-YR) ACCEPTED & SEC. 15 ACK.;
September 17, 2003
RENEWED: June 23, 2008
RENEWED IN OG: July 15, 2008
ORIGINAL APPLICANT: BUSINESS TRANSACTIONS EXPRESS, INC. (DELAWARE
Corporation), 1010 WEST ST. GERMAIN STREET, SUITE 300, ST.
CLOUD, MN (Minnesota), 56301
OWNER AT PUBLICATION: BUSINESS TRANSACTIONS EXPRESS, INC.
(DELAWARE Corporation), 1010 WEST ST. GERMAIN STREET, SUITE
300, ST. CLOUD, MN (Minnesota), 56301
ORIGINAL REGISTRANT: BUSINESS TRANSACTIONS EXPRESS, INC.
(DELAWARE Corporation), 1010 WEST ST. GERMAIN STREET, SUITE
300, ST. CLOUD, MN (Minnesota), 56301
1ST NEW OWNER ENTERED AFTER REGISTRATION: RISKWISE, LLC (DELAWARE
Limited liability co.);, 1010 W. ST. GERMAIN ST., ST. CLOUD,
MN (Minnesota), 56301
2ND NEW OWNER ENTERED AFTER REGISTRATION: LEXISNEXIS PUBLIC
RECORDS DATA SERVICESINC. (MINNESOTA Corporation), 100 SOUTH
FIFTH STREET, SUITE 300, MINNEAPOLIS, MN (Minnesota), 55402
3RD NEW OWNER ENTERED AFTER REGISTRATION: LEXISNEXIS RISK &
INFORMATION ANALYTICSGROUP, INC. (MINNESOTA Corporation), 100
SOUTH FIFTH STREET, SUITE 1075, MINNEAPOLIS, MN (Minnesota),
55402
FILING CORRESPONDENT: RENEE SIMONTON, PRESIDENT, REED ELSEVIER

INTELLECTUAL PROPERTY, FIFTH FLOOR, 1105 NORTH MARKET STREET,
WILMINGTON DE 19801

Assignee(s): RISKWISE L.L.C. (DELAWARE Limited liability company)
, 300 WELSH ROAD, SUITE 200, HORSHAM, PA (PENNSYLVANIA), 19044
Assignor(s): BUSINESS TRANSACTIONS EXPRESS, INC. (Corporation),
Date Signed: December 31, 2002
Reel/Frame: 2681/0851
Recorded: February 12, 2003
Correspondent: TARA M. VOLD, 801 PENNSYLVANIA AVENUE, N.W.,
WASHINGTON, DC 20004-2623
Brief: MERGER
Assignee(s): LEXISNEXIS PUBLIC RECORDS DATA SERVICES INC.
(MINNESOTA Corporation), 100 SOUTH FIFTH STREET, SUITE 300,
MINNEAPOLIS, MN (MINNESOTA), 55402
Assignor(s): RISKWISE INTERNATIONAL L.L.C. (DELAWARE Limited
liability company), Date Signed: March 31, 2005
Reel/Frame: 3075/0515
Recorded: April 29, 2005
Correspondent: REED ELSEVIER INTELLECTUAL PROPERTY, 1105 NORTH
MARKET STREET, SUITE 501, WILMINGTON, DE 19801
Brief: MERGER
Assignee(s): LEXISNEXIS PUBLIC RECORDS SERVICES INC. (DELAWARE
Corporation), 100 SOUTH FIFTH STREET, SUITE 300, MINNEAPOLIS,
MN (MINNESOTA), 55402
Assignor(s): RISKWISE LLC (DELAWARE Limited liability company),
Date Signed: April 1, 2005
Reel/Frame: 3170/0873
Recorded: October 5, 2005
Correspondent: REED ELSEVIER INTELLECTUAL PROPERTY, 1105 NORTH
MARKET STREET, SUITE 501, WILMINGTON, DE 19801
**Brief: CORRECTIVE ASSIGNMENT TO CORRECT THE NAME OF THE
CONVEYING PARTY SHOULD BE RISKWISE LLC PREVIOUSLY RECORDED ON
REEL 003075 FRAME 0515. ASSIGNOR(S) HEREBY CONFIRMS THE MERGER.**
Assignee(s): LEXISNEXIS RISK MANAGEMENT INC. (MINNESOTA
Corporation), 100 SOUTH FIFTH STREET, SUITE 300, MINNEAPOLIS,
MN (MINNESOTA), 55402
Assignor(s): LEXISNEXIS PUBLIC RECORDS DATA SERVICES INC.
(MINNESOTA Corporation), Date Signed: April 2, 2005
Reel/Frame: 3780/0307
Recorded: May 20, 2008
Correspondent: JACQUELINE GREGORSKI, 1105 N. MARKET STREET,
SUITE 501, WILMINGTON, DE 19801
Brief: CHANGE OF NAME
Assignee(s): LEXISNEXIS RISK & INFORMATION ANALYTICS GROUP,
INC. (MINNESOTA Corporation), 100 SOUTH FIFTH STREET, SUITE
1075, MINNEAPOLIS, MN (MINNESOTA), 55402
Assignor(s): LEXISNEXIS RISK MANAGEMENT INC. (MINNESOTA
Corporation), Date Signed: September 11, 2006
Reel/Frame: 3780/0314
Recorded: May 20, 2008
Correspondent: JACQUELINE GREGORSKI, 1105 N. MARKET STREET,
SUITE 350, WILMINGTON, DE 19801
Brief: CHANGE OF NAME
HISTORY: June 10, 2008 REGISTERED AND RENEWED (FIRST RENEWAL - 10
YRS)
June 10, 2008 REGISTERED - SEC. 8 (10-YR) ACCEPTED/SEC. 9
GRANTED

June 2, 2008 ASSIGNED TO PARALEGAL
May 21, 2008 TEAS SECTION 8 & 9 RECEIVED
May 21, 2008 AUTOMATIC UPDATE OF ASSIGNMENT OF OWNERSHIP
August 15, 2007 CASE FILE IN TICRS
September 22, 2004 TEAS CHANGE OF CORRESPONDENCE RECEIVED
September 17, 2003 REGISTERED - SEC. 8 (6-YR) ACCEPTED & SEC. 15 ACK.
July 22, 2003 REGISTERED - SEC. 8 (6-YR) & SEC. 15 FILED
July 22, 2003 PAPER RECEIVED
January 31, 2003 TEAS CHANGE OF CORRESPONDENCE RECEIVED
June 23, 1998 REGISTERED-PRINCIPAL REGISTER
March 31, 1998 PUBLISHED FOR OPPOSITION
February 27, 1998 NOTICE OF PUBLICATION
January 23, 1998 APPROVED FOR PUB - PRINCIPAL REGISTER
January 15, 1998 EXAMINER'S AMENDMENT MAILED
January 9, 1998 ASSIGNED TO EXAMINER

B. Additional Resources Searched

ProQuest

TEXT(FraudPoint) AND TEXT("Business transactions express" OR "RiskWise" OR "LexisNexis") AND PDN(<11/1/2002)

MOM AND POP OPERATION FOCUSES ON FRAUD

Credit Risk Management Report, Potomac: Apr 22, 1996, pg. 1

» [Jump to indexing \(document details\)](#)

Full Text (482 words)

Copyright Phillips Business Information Corporation Apr 22, 1996

Burlington, Vt.-based Security Software Solutions (SSS) sees its size as an advantage in gaining market share in the fraud detection arena. The two-person operation has helped develop two anti-fraud software packages and expects to produce more extensions of these programs in coming months.

"If a client has a particular request, we can immediately do minor changes [to our programs] and we don't have to go through 19 committees and boards," says owner Timothy Rollins.

However, the company's size may prove a hurdle to SSS gaining industry-wide acceptance, say analysts. The small firm appears to lack the resources of its large competitors, such as Chicago-based  Trans Union, which offers its Fraud Alert. It also may have a difficult time in servicing a large volume of clients.

The vendor says it hasn't had any problems servicing its numerous customers, which include  American Express, Chase Manhattan and Citibank, all of New York, as well as the Federal Bureau of Investigation. "The biggest disadvantage of our size is that we don't have thousands of dollars to throw around on advertising," Rollins said.

Rollins started SSI after several years in law enforcement, along with partner Steve Schoggen, who has a background in software engineering. Product for Safer Credit Decisions The company looks for partnership opportunities with larger, more-recognized organizations to develop or enhance anti-fraud software.

Most recently, it partnered with Business Transaction Express (BTE) of St. Cloud, Minn., to resell one program it helped develop.

BTE is launching, licensing and copyrighting FraudPoint, a Windows-based system that helps lenders detect "high-risk" addresses, phone numbers, zip codes, Social Security numbers and bankruptcies on loan applications, said Michael Sattler, vice president, BTE.

Comprised of databases and embedded with data matching and linking "logic," FraudPoint can, for example, identify a prison address or detect a pager phone number.

The program is provided on CD-ROM which must be copied to a hard drive of at least 300 megabytes. Users receive an updated disk every 30 days. BTE and SSS expect to announce user contracts for the program within the next month. FraudPoint includes SSS's first software product, Veris, a Social Security fraud detection program. Introduced in 1989, Veris enables users to verify Social Security numbers immediately to detect whether they were issued to different persons, for example (CRMR, Feb. 14, 1994, p. 5). Security Software Solutions at a Glance P.O. Box 683

Burlington, VT 05402

802/660-8933 Contacts: Timothy Rollins, Steve Schoggen, partners; Mike Sattler, vice president, Business Transaction Express, 612/253-7722 (which is jointly marketing FraudPoint). Founded: 1989 Products/Services: Veris, which checks credit applicants' Social Security numbers. FraudPoint, which searches for discrepancies in applications and alerts underwriters to false information. Costs: Fees are transaction-based; depending on the volume used, breakdowns can be as high as 55 cents per transaction to pennies per transaction. Customers: [American Express](#); Chase Manhattan, Citibank; Federal Bureau of Investigation and [First Data](#). Area Served: National Revenues: Proprietary Source: CRMR

<http://solutions.lexisnexis.com/forms/FS08FPointFPointGTM198>

LexisNexis® FraudPoint®

Available with FraudPoint Attributes

Test the latest fraud prevention technology with a FREE Fraud Risk Assessment and Portfolio Analysis

(up to a \$12,500 value)

FraudPoint® uses the latest technology and analytics to stay ahead of sophisticated new fraud patterns. The FraudPoint service helps you predict and prevent many types of fraud more effectively and efficiently.

Fraud losses are growing—FraudPoint can help.

FraudPoint can help you:

- Receive a 3-digit score based on customer's likelihood to commit fraud and become a loss write-off
- Focus on hidden characteristics associated with fraud
- Streamline your manual review efforts with up-front fraud analytics
- Increase automatic approvals and reduce exception processing
- Isolate true-name and synthetic name fraud and build confidence in your account base

Fine-tune your fraud prevention decisions with more than 150 FraudPoint® Attributes including:

- Identity Authentication
- SSN Attributes
- Invalid Identity Attributes
- Evidence of Compromised Identity
- Identity Change Information
- Characteristics of Input Address, Most Recent Address and Previous Address
- Differences Between Input Address and Data
- High Frequency Movers
- Derogatory Public Records

- High-Risk Address and Phone Attributes
- High-Risk IP Address Attributes
- And Many More

<http://risk.lexisnexis.com/pinpoint-high-risk-accounts>

FraudPoint®

Perpetrators with the intention of committing fraud are more prevalent and employ more sophisticated methods than ever before. Fraud-related legal compliance requirements are stricter than ever before. That means you need a fraud prevention solution that is more comprehensive, more intelligent and more efficient than ever before. Experience our FraudPoint scoring and identity data solution.

[Benefits](#) | [Features](#) | [Literature](#)

FraudPoint is a highly-efficient, new scoring and identity data solution that greatly enhances your ability to predict and prevent fraud—while helping you identify and approve profitable customers.

Gain a clear line of sight We continuously gather identity management intelligence from thousands of reliable sources, including directly from public and proprietary data sources. By starting with data that comes straight from the sources and is updated regularly, FraudPoint ensures that the information and scoring you receive is current, accurate and insightful.

Fraud risk—ranked and scored with precision By catching inconsistencies in applicant and account information, FraudPoint reveals fraud characteristics not evident in standard verification and validation processes.

An easy-to-interpret, three-digit score ranks individuals according to their calculated risk to commit fraud, making the decision process simple. And our sophisticated modeling and analytics can give you confidence to accept or deny customers.

Increase efficiency—increase profits Your 3-digit score also comes with six prioritized reason codes that pinpoint high-risk applicants, suggest automatic approvals and streamline exception processing. Not only will you be preventing fraud while identifying legitimate new customers, you'll be doing it quickly. That means your staff can handle larger volumes of work or focus their time and attention on other important business needs.

Comply with Federal regulations The FraudPoint solution can help serve as a significant component in your Red Flags Identity Theft Prevention Program.

Optional Components

FraudPoint includes these powerful tools:

FraudPoint Attributes—Set your own fraud prevention policy

FraudPoint Attributes leverages more than 150 major risk touch points based on life events and predictive identity data sets. A compiled score and the underlying data allow you to build or customize your own risk policy or acceptance model based on criteria you deem relevant. For example:

- Identity authentication
- SSN attributes
- Invalid identity attributes
- Evidence of compromised identity

- Identity change information
- Past and present address characteristics
- Address differences
- Transient person attributes
- Derogatory public records
- Higher-risk address and phone attributes
- IP Geolocation Attributes

Finely tuned insight

FraudPoint and FraudPoint Attributes can be combined as a complete solution or an enhancement for improving the performance of existing fraud-prevention programs.

- Get knowledge about your customer base, its behavior, and its risk for fraud
- Monitor high-risk activity at a frequency based on your risk policy
- Make smart, informed decisions supported by strong analytics
- Increase approvals of legitimate applicants while avoiding fraudulent ones
- Identify fraud and fraud characteristics much sooner
- Reduce manual-review operational expenses
- Complement your Identity Theft Red Flags Fraud and Compliance Program

Accurate risk assessment

The effectiveness of a predictive score depends on the quality of the underlying data that was used to produce it. FraudPoint scores are generated from a vast collection of public records and non-traditional, proprietary information. This data is then used to assess the likelihood that an individual will potentially commit fraud.

Comprehensive data sources

FraudPoint incorporates a wealth of constantly updated public records, and it is able to evaluate up to 75 million more consumers than traditional credit bureaus. Once the data is gathered from multiple sources, it goes through a sophisticated linking and analytics process that ultimately assigns a score based on fraud potential, or lack thereof.

Convenient ordering and delivery options

FraudPoint scores and attributes can be ordered through machine-to-machine processing or in batch files. Fast, online delivery is coming soon. LexisNexis® Risk & Information Analytics Group can also easily integrate access to FraudPoint and/or FraudPoint Attributes into your current risk assessment software.

Industry-specific results FraudPoint is an identity scoring and management solution that has been tailored to the needs of financial institutions, bank card issuers, telecommunications companies, and other organizations that offer loans or lines of credit and are at risk for fraud.

Get it now: for more information about FraudPoint, please call (800) 869-0751.

FraudPoint® and FraudPoint® Attributes are not consumer reporting agency products as such term is defined in the federal Fair Credit Reporting Act, 15 U.S.C. §1681 et seq. ("FCRA"). FraudPoint reports do not constitute consumer reports as such term is defined in the FCRA, and accordingly FraudPoint reports may not be used to determine eligibility for credit or for any other purpose provided for in the FCRA.

EBSCOhost:

National Fraud Center partners with BTE. Source: Business Credit; Jun98, Vol. 100 Issue 6, p58, 2p
Document Type: Article
Subject Terms: *PARTNERSHIP
Company/Entity: NATIONAL Fraud Center Inc. DUNS Number: 059012091

BUSINESS Transactions Express Inc. DUNS Number: 836285189

Abstract:Focuses on the partnership of the National Fraud Center (NTC) and Business Transactions Express (BTE) to combat fraud data base decision solutions. Details on the NFC and BTE; Comments from Gordon O. Meyer, president of BTE.Full Text Word Count:235ISSN:0897-0181Accession Number:696786Persistent link to this record (Permalink): Database: Business Source Complete

The financial strength of a \$3.5 billion conglomerate combined with national leaders in fraud intelligence and database/decision solutions have just formed a partnership that will be an industry leader in the fraud and risk management industry. The partnership of NFC (National Fraud Center) and **BTE (Business Transactions Express)** with backing from **BTE**'s financial partner, Stone Investment, Inc., was announced by Norm Willox, Jr., NFC Founder and CEO.

"This partnership creates an international fraud-fighting force to be reckoned with,"said Willox. "By broadening our reach dramatically, we are now in a positioned to bring our clients the most comprehensive risk solution, fraud prevention and interdiction programs worldwide."

NFC, an international fraud prevention firm, has reduced its clients' individual loss ratios up to five percentage points, thus yielding savings of hundreds of millions of dollars. They have investigated cases of major fraud both nationwide and internationally, working in conjunction with national and international law enforcement agencies.

"Through this alliance we will offer a full range of risk management solutions in an easy-to-use, real-time processing environment," said **BTE** President, Gordon O. Meyer. **BTE** provides fraud and risk assessment solutions to the financial, telecommunications, mail order and retail industries.

Willox hopes the partnership with **BTE** will allow them to arm a broad range of industries with the fraud-fighting tools they need to manage risk with cutting-edge technology.

COMPANY NEWS; NEXIS AGREES TO PURCHASE OF RISKWISE INTERNATIONAL.

Source:New York Times; 6/ 3/2000, p4, 0pDocument Type:Article

Abstract:Nexis, known best for its Lexis-Nexis database of legal information, said yesterday that it had agreed to buy the privately held consumer data company RiskWise International L.L.C. for about \$90 million. RiskWise, based in St. Cloud, Minn., sells information gathered from consumer records to help businesses manage customer risk. The purchase is part of Nexis's effort to expand its product line. The Dayton, Ohio company, which is owned by the Dutch-British publisher Reed-Elsevier P.L.C., sells its database services to businesses, government agencies and schools.

Google

Lightbridge to Support BTE'S InstantID and AirWaves Score; Fraud Sentinel's True Identity Fraud and Risk Assessment Capabilities to be Enhanced

http://findarticles.com/p/articles/mi_m0EIN/is_1999_Feb_8/ai_53720219/

Business Wire , Feb 8, 1999

NEW ORLEANS--(BUSINESS WIRE)--Feb. 8, 1999--Lightbridge, Inc. (Nasdaq:LTBG), a leading provider of customer acquisition and retention solutions for the global telecommunications industry, today announced plans to support Business Transactions Express, Inc.'s (BTE) InstantID^(SM) and AirWaves^(SM) Score. As a result, the true identity fraud and risk assessment capabilities within Fraud Sentinel(R) will be enhanced. Fraud Sentinel is Lightbridge's front-end subscription fraud offering. For more information, stop by booth #5437F at CTIA Wireless '99.

"As competition increases, carriers are more aggressive and are signing on riskier applicants with limited or marginal credit histories. These market changes make risk assessment and fraud prevention even more critical," said Pamela D.A. Reeve, president and chief executive officer at Lightbridge. "By adding InstantID and the AirWaves Score to our arsenal of pre-screening tools, we will allow carriers to choose the right combination of tools to meet their business needs."

InstantID and the AirWaves Score will represent two additional Lightbridge qualification tools from which to screen new applicants. InstantID helps carriers verify ownership of applicant data, such as address, phone and social security numbers, and the AirWaves Score helps carriers identify lower risk consumers who have limited or no credit bureau history.

"Lightbridge's extensive experience with customer acquisition and front-end subscription fraud management is synergistic with BTE's wide range of consumer data and modelling expertise. This relationship will make it easy for carriers to seamlessly access InstantID and AirWaves Score during their acquisition process," commented Gordon O. Meyer, president at BTE.

Expected to be available later this year, BTE's InstantID and AirWaves Score will be added to Fraud Sentinel as additional outsourced service options to the following suite of pre-screening tools:

-- Fraud Detect^(TM) is a fraud detection tool that analyses data such as an applicant's Social Security Number, date of birth, address, telephone number and driver's license information, and identifies any discrepancies.

-- Fraud Detect Model^(TM), which builds on barriers created by Fraud Detect, provides automatic scoring of subscribers. It generates a numeric score for every subscriber, arming carriers with information about a prospective customer's propensity to defraud or default on their bill.

-- ProFile^(R), the most extensive and reliable telecom inter-carrier deadbeat database, is also unique in its FCRA (Fair Credit Reporting Act) compliance. ProFile includes accounts receivable write-offs and service shut-offs data from carriers nationwide that provides on-line pre-screening of potentially fraudulent applicants. The ProFile database currently represents more than \$1 billion of bad debt.

-- @Risk^(TM) is an intra-carrier database that serves as a repository for suspect information. Carriers can enter data by directly inputting their history of suspect information, or data can be entered via one of Lightbridge's back-end fraud profilers. The power of @Risk is the ability for carriers to screen or match against suspect information discovered from prior fraud investigations during the pre-screening process.

About Lightbridge

Lightbridge, Inc. (Nasdaq:LTBG), based in Burlington, Mass., is a leading provider of software-based services that help global telecommunications carriers quickly acquire customers and retain them over time. Lightbridge has leveraged its credit processing expertise into solutions that help carriers quickly and cost-effectively provide bundled services through new channels. Telesto^(TM), Lightbridge's network of integrated customer acquisition and retention solutions, provides best-in-class credit, fraud, churn, channel and market performance solutions to such clients as ALLTEL Communications, AT&T Wireless, BellSouth Mobility DCS, Omnipoint Communications and Sprint PCS. It is the only complete, workflow-enhanced system for customer interaction in the converged telecommunications marketplace. Additional information on the Company can be found on the Web at <http://www.lightbridge.com>.

About BTE

BTE provides intelligent risk management solutions to the telecommunication, financial, direct marketing, and retail industries. BTE leverages a wide range of consumer data, modelling expertise, and real-time processing power to deliver solutions that help customers grow revenues, reduce losses and control fraud.

Fraud Sentinel and ProFile are registered trademarks and Telesto, Lightbridge, @Risk and the Lightbridge logo are trademarks of Lightbridge, Inc. Fraud Detect and Fraud Detect Model are trademarks of Trans Union. All other trademarks are the properties of their respective owners.